

In re	Mayra Ruiz	:	
	aka Mayra Belen Ruiz	:	
	aka Mayra B Ruiz,	:	CASE NO. 5:19-bk-04663-RNO
		:	
	Debtor.	:	CHAPTER 7
<hr/>		:	
	Wilmington Savings Fund Society, FSB, d/b/a	:	
	Christiana Trust, not individually but as trustee for	:	
	Pretium Mortgage Acquisition Trust	:	
		:	
	Movant,	:	
		:	
	vs.	:	
		:	
	Mayra Ruiz	:	
	aka Mayra Belen Ruiz	:	
	aka Mayra B Ruiz	:	
		:	
	Debtor.	:	
		:	
	John J. Martin,	:	
		:	
	Trustee.	:	
		:	

Debtor, Mayra Ruiz, by and through her undersigned counsel, hereby submits this answer to the Motion for Relief from Automatic Stay (the “Motion”) and states as follows:

- Case 5:19-bk-04663-RNO Doc 23 Filed 02/19/20 Entered 02/19/20 16:13:43 Desc
Main Document Page 1 of 2

3. Admitted.

4. Admitted in part and denied in part. Debtor is without sufficient information to form a belief as to the truth of the averments regarding assignment of the mortgage except by reference to the attachments to the Motion. Strict proof is demanded at trial.

5. Admitted.

6. Admitted. By way of further answer, Debtor is not required to make post-petition mortgage payments in this chapter 7 case.

7. Denied. Debtor is without sufficient information to form a belief as to the truth of the averment that the stated total amount necessary to reinstate the loan contractually is correct. Strict proof is demanded at trial.

8. Denied. Debtor is without sufficient information to form a belief as to the truth of the averment that the outstanding balance stated is correct. Strict proof is demanded at trial.

9. Denied. Debtor is without sufficient information to form a belief as to the truth of the averment stated in paragraph 9 of the Motion. Strict proof is demanded at trial.

10. Denied. Neither admitted nor denied. By way of further answer, the averment states a conclusion of law to which no responsive pleading is required. To the extent a response is required, the averment is denied and strict proof is demanded at trial.

WHEREFORE, the Debtor, Mayra Ruiz, respectfully requests that the Court deny the Motion for Relief and grant such other and further relief as it deems just and proper.

Respectfully submitted,

STEVEN R. SAVOIA, Attorney at Law

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